

## **EXHIBIT X**

## History of MetLife's Ordinary Annual Dividend Scales

Year	Annual Dividend Scale Changes
1916	1916 Scale - first scale after mutualization.
1917	1916 Scale Continued.
1918	1916 Scale Continued.
1919	No dividends payable except on (a) Ordinary \$5000 Whole Life policies (1916 scale adjusted) and (b) certain Immediate and Special Class policies, issues of 1906 and prior (decrease in scale).
1920	1919 Scale continued except for increase in scale on Intermediate and Special Class policies, issues of 1906 and prior.
1921	(a) Ordinary \$5000 Whole Life policies - 1919 Scale continued; (b) Other Ordinary, Intermediate, and Special Class policies - New scale lower than 1916 scale. Scale also applied to first four months of 1922 and extended to shorter durations.
1922	General adjustment - increase in scale for most cases; Ordinary \$5000 Whole Life - addition of Special dividends payable end of 5, 10, or 15 years beginning Jan. 1, 1923.
1923	(a) Ordinary \$5000 Whole Life - increase in scale; (b) Other Ordinary policies - 1922 scale continued; (c) Intermediate and Special Class policies - Increase in scale.
1924	(a) Ordinary \$5000 life policies - 1923 Scale continued; (b) Other Ordinary policies - Increase in scale for most cases; (c) Intermediate and Special Class policies - 1923 Scale continued.
1925	(a) Ordinary \$5000 life policies - 1923 Scale continued; (b) Other Ordinary policies - Increase in Scale for most cases; (c) Intermediate and Special Class policies - 1923 Scale continued.
1926	1925 Scale continued, except for discontinuance of Special dividends on \$5000 Whole Life policies effective January 1, 1927.
1927	(a) Ordinary policies - Increase in Scale. Program of paying Equalization dividends on \$5000 Whole Life policies to replace Special dividends of prior year; effective through December 31, 1927 and retroactive to January 1, 1927; (b) Intermediate and Special Class policies - 1923 Scale continued.
1928	(a) Ordinary policies - 1927 scale continued (except for discontinuance of Equalization dividends); (b) Intermediate and Special Class policies - Increase in scale.
1929	1928 Scale continued.
1930	1928 Scale continued.
1931	1928 Scale continued.
1932	1928 Scale continued.
1933	General decrease in scale. Commenced paying lower dividends on policies continuing disability income benefits.
1934	1933 Scale continued.
1935	1933 Scale set back one year, with reduced first dividend.
1936	1933 Scale set back two years, with modified first and second dividends.

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Year	Annual Dividend Scale Changes
1937	Scale revised - individual dividends as a rule at least equal to previous year's dividend; Single premium scale reduced.
1938	General reduction in scale; Company commenced paying higher dividends on most policies having accidental death benefits.
1939	Scale unchanged for policies issued at 3% premium rates and for \$50000 Whole Life and Term policies issued at 3.5% rates; scale for other policies revised but individual dividends as a rule at least equal to previous year's dividend.
1940	Scale generally reduced, particularly on Ordinary policies with high reserves and on policies with disability income benefits; dividends reduced on substandard policies with high reserves but increased on policies with low reserves.
1941	Slightly lower scale adopted for standard policies issued at rates effective prior to Jan. 1, 1935 (individual dividends as a rule at least equal to previous year's dividend); scale unchanged for other policies except reductions on illustrative dividends at durations beyond those for which these dividends were then payable.
1942	Generally reduced; greater reductions on policies with large reserves.
1943	Continued except for slight modifications on policies issued at premium rates effective prior to January 1, 1935.
1944	Continued except for slight increase on Renewable Term policies issued at premium rates adopted January 1, 1942.
1945	Continued except for a general increase on policies having accidental death benefits.
1946	Increased in general for policies issued at premium rates adopted January 1, 1935 and subsequent; continued for other policies.
1947	Continued.
1948	Revised; annual dividends generally reduced except for policies of recent issue, on many of which annual dividends were increased.
1949	Continued except for minor adjustments on some recently issued policies; no cuts in individual policy dividends.
1950	Continued except for minor adjustments on some recently issued policies; no cuts in individual policy dividends.
1951	Continued except for minor adjustments on some recently issued policies.
1952	Continued except for minor adjustments on some recently issued policies.
1953	Continued except for minor adjustments on some recently issued policies.
1954	Revised: generally increased (average increase 14%), with greatest increase on policies at long durations; dividends reduced in early policy years on some recently issued policies.
1955	Continued except for a general increase on policies having a paid for waiver of premium disability benefit issued at rates in effect from January 1, 1932 to December 31, 1947.
1956	Continued except for increase on Mortgage Term policies on the anniversary on which the policy becomes paid up.

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Year	Annual Dividend Scale Changes
1957	Continued.
1958	Continued.
1959	Revised: generally increased (average increase 3%), with greatest increase on policies with large cash values; annual dividend formula provides for mortality dividends; dividends reduced in early policy years on some recently issued policies and at longer durations on some low premium plans.
1960	Continued except for dividends credited for the first time on outstanding paid-up additions. New scale for 1960 rate policies.
1961	Revised: generally increased (average increase 9%); the adjustment for disability income benefits is discontinued.
1962	Scales generally continued unchanged for US policies. Separate scales established for Canadian policies; generally increased (average increase 14%).
1963	Scales continued.
1964	Scales continued.
1965	Revised: generally increased but with some reductions at early durations (average increase 2% for U.S., 6% for Canada). Declaration for 1960 and 1961 Tower Series covers only last 8 months of 1965. New scale for U.S. January 1965 Tower Series. New procedures adopted for Supplementary Contracts issued on and after 10/1/64; interest rate declaration for Supplementary Contracts applicable to contract years beginning in period ending 12/31/65.
1966	Scales continued; increased dividends on paid-up additions.
1967	Scales increased; average increase 4% for US and 9% for Canada. Dividends increased on paid-up additions. New scale established for 1966 deferred annuity contracts.
1968	Scales increased for US only; average increase 3%. Scale continued for Canada. Dividends increased on paid-up additions for U.S. only.
1969	Scale continued for US and Canada; dividends increased on paid-up additions for U.S. only. Scale established for annual dividends on wife's Supplementary policies arising from Family policies on death of husband.
1970	Scale generally increased for US and Canada; average increase 4% on each. Dividends increased on paid-up additions for U.S. and Canada. Scale established for Pension Insurance series.
1971	Scales continued for US and Canada. Scale established for the new "Flexible loan rate" policies issued in Canada.
1972	Scales continued for US and Canada.
1973	Scales generally increased for US and Canada. Dividends increased on paid-up additions for U.S. and Canada.
1974	Scales generally increased for US and Canada.
1975	Scales continued for US and Canada.
1976	Scales generally provide higher dividends, except for term policies, for which dividends are generally lower at all durations.

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Year	Annual Dividend Scale Changes
1977	Scales continued for US and Canada, except for Canadian registered (m) plans and for U.S. and Canadian One-Year Renewable & Convertible Term policies for which dividends are generally increased.
1978	Scales revised for US and Canada generally providing for lower dividends at early durations and higher dividends at later durations, except for term policies, for which dividends are generally lower at all durations.
1979	Scales continued for US and Canada except for Canadian registered (m) plans, for which dividend scales will be decreased to be the same as those for non-registered policies.
1980	Scales increased for both US and Canada.
1981	Scales continued for both US and Canada.
1982	Scales increased for both US and Canada.
1983	Scales continued for both US and Canada.
1984	US scales continued; Canadian scales increased.
1985	Scales increased for US. Scales continued for Canadian business.
1986	Scales increased for both US and Canada.
1987	Scales continued for both US and Canada.
1988	Scales increased for US. Canada had a decreasing scale.
1989	Scales continued for both US and Canada.
1990	US scale increased except for Term plans and policies issued 1978 through 1981 which showed a decrease; no change for issue of 1982 and later. Scale continued for Canadian business.
1991	US scale continued except for some modifications to Term plans. Scale continued for Canadian business.
1992	Scales decreased for both US and Canada.
1993	Scales decreased for both US and Canada.
1994	Scales decreased for both US and Canada.

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